

Please cancel claims 2 and 3.

a2 4. (Amended) The method of claim [3] 1, wherein the account charge is calculated by a computer application.

Please cancel claims 7 and 8.

15. (Amended) The method of claim [2] 1, further comprising automatically formatting the account [charge] charges.

a3 16. (Amended) The method of claim [14] 15, further comprising transmitting the formatted account [charge] charges to a bill aggregator.

17. (Amended) The method of claim [3] 1, wherein the account data comprises usage data.

a4 23. (Amended) The method of claim [7] 1, further comprising automatically validating the account data.

sub B2 50. (Amended) A system for combined billing for at least one customer on a plurality of customer accounts, comprising:

means for receiving account data for the plurality of customer accounts electronically from time-to-time by a service provider from each of a plurality of billers;

means for acquiring ownership of receivables represented by the account data by the service provider under contractual arrangements with the plurality of billers upon receipt of the account data;

a5 means for automatically calculating account charges for the plurality of customer accounts from the account data;

means for aggregating the account charges for a least one customer on [a] the plurality of customer accounts;

means coupled to the aggregating means for automatically formatting a combined bill for the customer from the aggregated account charges; and

means associated with the formatting means for rendering the combined bill to the customer.

51. The system of claim 50, wherein the aggregating means comprises a server.

52. The system of claim 50, wherein the formatting means comprises a server.

53. The system of claim 50, wherein the rendering means comprises a server.

Please add the following new claims 54 and 55:

54. (New) A method of combined billing for at least one customer on a plurality of customer accounts by a service provider, comprising:
- entering contractual arrangements with a plurality of billers to have their account data for the plurality of customer accounts delivered to a service provider electronically;
 - receiving the account data electronically from time-to-time during a billing cycle by the service provider from each of the billers, each reading out transactions one at a time to an accounts receivable computer system of the service provider;
 - storing the account data at a customer level in a computer database of the service provider;
 - acquiring ownership by the service provider of receivables represented by the account data under the contractual arrangement when the account data is received by the service provider;
 - remitting payment for the receivables to the billers by the service provider under the contractual arrangement within a pre-determined period after receiving the account data;
 - automatically calculating account charges for the plurality of customer accounts from the account data;
 - aggregating account charges for at least one customer on a plurality of customer accounts;
 - automatically generating a combined bill for the customer from the aggregated account charges at a pre-determined cycle time for the customer's account; and
 - automatically rendering the combined bill to the customer as a debt of the customer to the service provider as owner of the receivable represented by the combined bill.
55. (New) A system of combined billing for at least one customer on a plurality of customer accounts by a service provider, comprising:
- means for entering contractual arrangements with a plurality of billers to have their account data for the plurality of customer accounts delivered to a service provider electronically;